

# **Covered Bond Programme I**



## **Monthly Investor Report**

**December 2019**

Bonds	ISIN	Ratings		Currency	Initial Principal Balance	Rate of Interest	Final Maturity
		Moody's	S&P*				
Series 06	XS1499589833	Baa1	BBB+	EUR	1.500.000.000,00	Euribor_3M + 50bp	05-04-2021

### Summary

All amounts in EURO	Current	At Issue
Reporting Date	31/12/2019	28-11-2008
Portfolio Cut off Date	31/12/2019	31-10-2008
Original Principal Balance	3.461.581.091,89	6.487.231.236,00
Principal Balance	2.334.269.336,23	5.951.630.426,00
Number of Borrowers	40.682	70.301
Number of Loanparts	54.716	94.141
Number of Properties	41.372	72.324
Average Principal Balance (borrower)	57.378,43	82.291,22
Average Principal Balance (parts)	42.661,55	63.220,39
Coupon: Weighted Average	2,1	4,8
Minimum	0,0	3,1
Maximum	17,5	8,1
Weighted Average Loan to Value	67,23	66,60
Weighted Average Loan to Indexed Value	84,19	58,38
Seasoning (years): Weighted Average	9,40	2,10
Original Maturity (years): Weighted Average	21,43	24,92
Remaining Tenor (years): Weighted Average	20,46	22,85

\*based on S&P's rating action on November 7<sup>th</sup> 2019

### Nominal Value Test

All amounts in EURO

Outstanding Bonds	1.500.000.000,00
Negative Carry	9.750.000,00
Outstanding Accrued Interest on Bonds	271.875,00
Current Outstanding Balance	2.334.269.336,23
Adjusted Nominal Value Assets *	2.025.659.901,32
Outstanding Accrued Interest on Assets	2.057.422,53
Aggregate Amount Standing Credit to the Transaction Account	5.967.703,91
Nominal Value Test Current Value **	74,13%
<i>Nominal Value Test Maximum Value</i>	80,00 %

Nominal Value Test Result PASS

### Parameters:

LTV Cap	80,00 %
Asset Percentage Bank of Greece	95,00 %
Negative carry margin	0,50 %

\* The Adjusted Nominal Value is the current balance adjusted to a maximum of the LTV cap of the indexed property value.

\*\* calculated as Outstanding Bonds plus Interest thereon divided by Adjusted Nominal Value Assets plus Outstanding Accrued Interest on Assets plus Aggregate Amount Standing Credit to the Transaction Account minus Negative Carry.

## 1. Product Type

Product Type	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Other	2.849.807,81	0,12%	41	0,07%	1,75%
Standard Amortising	2.331.419.528,42	99,88%	54.675	99,92%	2,10%
	<b>2.351.813.846,48</b>	<b>100,%</b>	<b>54.716</b>	<b>100,%</b>	<b>2,10%</b>

## 2. Loan Coupon

Coupon Loan Part (%)	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
0,00% - 2,5%	1.842.766.448,99	78,94%	42.201	77,12%	1,78%
2,5% - 2,99%	268.576.260,22	11,51%	6.110	11,17%	2,73%
3% - 3,49%	101.942.811,29	4,37%	2.451	4,48%	3,21%
3,5% - 3,99%	37.376.088,24	1,60%	675	1,23%	3,66%
4% - 4,49%	13.302.033,76	0,57%	293	0,54%	4,21%
4,5% - 4,99%	29.667.568,55	1,27%	1.712	3,13%	4,64%
5% - 5,49%	13.251.802,76	0,57%	458	0,84%	5,13%
5,5% - 5,99%	19.896.887,19	0,85%	566	1,03%	5,68%
6% - 6,49%	1.619.111,32	0,07%	43	0,08%	6,12%
6,5% - 6,99%	3.691.873,96	0,16%	115	0,21%	6,61%
7% - 7,49%	530.843,03	0,02%	18	0,03%	7,28%
7,5% - more	1.647.606,92	0,07%	74	0,14%	8,42%
	<b>2.334.269.336,23</b>	<b>100,%</b>	<b>54.716</b>	<b>100,%</b>	<b>2,10%</b>

### 3. Origination Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Prior to 1992	125.256,23	0,01%	26	0,05%	2,08%
1992	2.928,69	0,00%	2	0,00%	1,87%
1993	31.840,61	0,00%	4	0,01%	2,89%
1994	25.658,68	0,00%	4	0,01%	1,87%
1995	68.258,27	0,00%	6	0,01%	4,75%
1996	131.783,78	0,01%	10	0,02%	2,08%
1997	89.345,08	0,00%	15	0,03%	2,09%
1998	160.230,48	0,01%	31	0,06%	2,26%
1999	615.259,63	0,03%	59	0,11%	2,20%
2000	1.338.638,97	0,06%	144	0,26%	2,12%
2001	3.777.182,10	0,16%	328	0,60%	2,30%
2002	7.904.472,67	0,34%	473	0,86%	2,29%
2003	23.919.398,05	1,02%	1.609	2,94%	2,25%
2004	41.697.764,60	1,79%	1.244	2,27%	2,03%
2005	121.908.657,65	5,22%	3.168	5,79%	1,89%
2006	166.455.417,74	7,13%	3.667	6,70%	1,77%
2007	305.043.556,24	13,07%	6.021	11,00%	1,51%
2008	293.732.478,98	12,58%	5.551	10,15%	1,74%
2009	327.888.599,14	14,05%	6.187	11,31%	2,20%
2010	236.072.992,67	10,11%	4.815	8,80%	2,35%
2011	81.623.258,86	3,50%	2.187	4,00%	2,78%
2012	169.992.917,79	7,28%	4.758	8,70%	2,44%
2013	236.792.491,26	10,14%	6.353	11,61%	2,30%
2014	167.465.412,17	7,17%	4.069	7,44%	2,58%
2015	57.620.545,81	2,47%	1.782	3,26%	2,41%
2016	49.669.728,97	2,13%	1.446	2,64%	2,36%
2017	21.515.198,28	0,92%	432	0,79%	2,31%
2018	13.928.808,51	0,60%	229	0,42%	2,36%
2019	4.671.254,32	0,20%	96	0,18%	1,99%
	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>54.716</b>	<b>100,00%</b>	<b>2,10%</b>

### 4. Legal Maturity Year

Year	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
2020	1.473.705,50	0,06%	786	1,44%	2,40%
2021	4.423.765,46	0,19%	969	1,77%	2,52%
2022	9.608.381,97	0,41%	1.124	2,05%	2,23%
2023	15.218.540,67	0,65%	1.381	2,52%	2,23%
2024	37.913.441,93	1,62%	1.842	3,37%	1,93%
2025	57.889.446,84	2,48%	2.985	5,46%	1,93%
2026	20.805.322,05	0,89%	1.134	2,07%	2,31%
2027	39.539.424,83	1,69%	1.836	3,36%	2,21%
2028	41.958.769,96	1,80%	1.678	3,07%	2,23%
2029	46.710.183,05	2,00%	1.602	2,93%	2,42%
2030	47.573.031,19	2,04%	1.463	2,67%	2,28%
2031	42.304.599,34	1,81%	1.266	2,31%	2,13%
2032	54.735.723,94	2,34%	1.612	2,95%	1,96%
2033	64.829.310,59	2,78%	1.684	3,08%	2,06%
2034	84.901.806,55	3,64%	1.995	3,65%	2,24%
2035	108.583.289,57	4,65%	2.373	4,34%	2,00%
2036	87.986.904,39	3,77%	1.885	3,45%	1,95%
2037	109.140.227,26	4,68%	2.332	4,26%	1,76%
2038	97.671.548,71	4,18%	1.946	3,56%	1,88%
2039	106.238.553,65	4,55%	1.990	3,64%	2,20%
2040	96.287.156,10	4,12%	1.816	3,32%	2,22%
2041	88.898.750,84	3,81%	1.667	3,05%	2,20%
2042	98.137.977,12	4,20%	1.817	3,32%	1,95%
2043	90.535.583,20	3,88%	1.645	3,01%	2,03%
2044	89.961.681,50	3,85%	1.439	2,63%	2,23%
2045	69.350.396,10	2,97%	1.035	1,89%	2,25%
2046	67.278.045,00	2,88%	1.064	1,94%	2,00%
2047	121.745.350,38	5,22%	1.834	3,35%	1,69%
2048	115.417.730,25	4,94%	1.757	3,21%	1,88%
2049	111.993.963,22	4,80%	1.697	3,10%	2,26%
2050	83.138.147,32	3,56%	1.240	2,27%	2,46%
2051	32.045.149,10	1,37%	556	1,02%	2,34%
2052	26.916.300,40	1,15%	539	0,99%	2,41%
2053	23.891.021,98	1,02%	430	0,79%	2,24%
2054	20.394.726,10	0,87%	347	0,63%	2,45%
2055	14.533.164,26	0,62%	239	0,44%	2,44%
2056	14.731.826,11	0,63%	240	0,44%	2,46%
2057	26.524.325,05	1,14%	464	0,85%	2,35%
2058	23.449.863,89	1,00%	420	0,77%	2,33%
2059	24.502.741,63	1,05%	364	0,67%	2,82%
2060	2.993.081,53	0,13%	45	0,08%	1,89%
2061	4.255.301,16	0,18%	66	0,12%	1,72%
2062	956.041,93	0,04%	17	0,03%	1,29%
2063	2.590.803,91	0,11%	37	0,07%	1,79%
2064	4.219.485,69	0,18%	52	0,10%	1,72%
2065	14.745,01	0,00%	1	0,00%	0,00%
	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>54.711</b>	<b>100,0%</b>	<b>2,10%</b>

### 5. Seasoning

In Years	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
less - 0.5	2.976.190,22	0,13%	63	0,12%	1,83%
0.5 - 1.0	1.695.064,10	0,07%	33	0,06%	2,27%
1.0 - 1.5	4.343.490,04	0,19%	71	0,13%	2,14%
1.5 - 2.0	9.585.318,47	0,41%	158	0,29%	2,46%
2.0 - 2.5	9.545.526,22	0,41%	176	0,32%	2,32%
2.5 - 3.0	11.977.518,35	0,51%	257	0,47%	2,30%
3.0 - 4.0	49.661.882,68	2,13%	1.445	2,64%	2,36%
4.0 - 5.0	57.620.545,81	2,47%	1.782	3,26%	2,41%
5.0 - 6.0	167.465.412,17	7,17%	4.069	7,44%	2,58%
6.0 - 7.0	236.792.491,26	10,14%	6.353	11,62%	2,30%
7.0 - 8.0	169.936.248,83	7,28%	4.757	8,70%	2,44%
8.0 - 9.0	81.679.927,82	3,50%	2.188	4,00%	2,78%
9.0 - 10.0	236.072.992,67	10,11%	4.815	8,80%	2,35%
more - 10.0	1.294.791.471,36	55,47%	28.523	52,15%	1,84%
	<b>2.334.144.080,00</b>	<b>100,00%</b>	<b>54.690</b>	<b>100,00%</b>	<b>2,10%</b>



### 7. Loan to Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 67,23 %</b>					
less - 40.00%	306.973.334,13	13,15%	11.551	21,10%	2,28%
40.01% - 50.00%	217.228.453,59	9,31%	5.611	10,25%	2,17%
50.01% - 60.00%	249.818.262,73	10,70%	5.733	10,48%	2,14%
60.01% - 70.00%	379.104.463,64	16,24%	7.765	14,19%	2,20%
70.01% - 80.00%	563.828.573,36	24,15%	11.551	21,11%	2,05%
80.01% - 85.00%	226.924.976,65	9,72%	4.096	7,49%	1,99%
85.01% - 90.00%	191.177.655,89	8,19%	3.729	6,82%	1,78%
90.01% - 95.00%	68.840.875,58	2,95%	1.448	2,65%	1,97%
95.01% - 100.00%	55.595.245,36	2,38%	1.377	2,52%	1,99%
100.01% - 105.00%	13.441.418,71	0,58%	416	0,76%	2,28%
105.01% - 110.00%	11.747.969,35	0,50%	296	0,54%	2,13%
110.01% - 115.00%	12.246.346,80	0,52%	265	0,48%	2,39%
115.01% - 120.00%	7.197.309,01	0,31%	163	0,30%	2,59%
120.01% - 125.00%	5.077.123,33	0,22%	114	0,21%	2,30%
125.01% - 128.00%	1.938.206,73	0,08%	60	0,11%	2,44%
128.01% - more	23.129.121,37	0,99%	541	0,99%	2,43%
	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>54.716</b>	<b>100,0%</b>	<b>2,10%</b>

### 8 . Loan to Indexed Value

In %	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
<b>average: 84,19 %</b>					
less - 40.00%	274.587.625,08	11,76%	14.875	27,18%	2,27%
40.01% - 50.00%	142.217.688,31	6,09%	4.037	7,38%	2,15%
50.01% - 60.00%	162.636.635,38	6,97%	4.067	7,43%	2,13%
60.01% - 70.00%	179.844.566,41	7,70%	3.963	7,24%	2,11%
70.01% - 80.00%	206.531.069,47	8,85%	4.160	7,60%	2,08%
80.01% - 85.00%	146.346.228,42	6,27%	2.844	5,20%	2,03%
85.01% - 90.00%	178.118.152,98	7,63%	3.303	6,04%	2,04%
90.01% - 95.00%	158.385.080,05	6,79%	2.863	5,23%	2,08%
95.01% - 100.00%	144.743.889,99	6,20%	2.533	4,63%	2,11%
100.01% - 105.00%	130.296.221,32	5,58%	2.244	4,10%	2,00%
105.01% - 110.00%	114.813.894,04	4,92%	1.883	3,44%	2,08%
110.01% - 115.00%	96.495.227,35	4,13%	1.604	2,93%	2,02%
115.01% - 120.00%	74.537.606,68	3,19%	1.194	2,18%	2,09%
120.01% - 125.00%	67.838.073,30	2,91%	1.078	1,97%	2,07%
125.01% - 128.00%	33.806.356,02	1,45%	546	1,00%	1,96%
128.01% - more	223.071.021,43	9,56%	3.522	6,44%	2,14%
	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>54.716</b>	<b>100,00%</b>	<b>2,10%</b>



## 9. Outstanding Notional Amount

Aggregate Outstanding Notional Amount	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
less - 25.000,00	275.616.798,48	11,81%	21.778	39,79%	2,37%
25.000,00 - 50.000,00	602.498.444,90	25,81%	16.607	30,35%	2,16%
50.000,00 - 75.000,00	521.579.402,51	22,34%	8.541	15,61%	2,06%
75.000,00 - 100.000,00	342.547.725,41	14,67%	4.012	7,33%	2,06%
100.000,00 - 125.000,00	189.793.484,60	8,13%	1.710	3,13%	2,03%
125.000,00 - 150.000,00	106.142.599,63	4,55%	780	1,43%	2,00%
150.000,00 - 175.000,00	66.475.175,57	2,85%	413	0,75%	1,99%
175.000,00 - 200.000,00	55.141.896,16	2,36%	296	0,54%	1,89%
200.000,00 - 225.000,00	33.547.213,69	1,44%	158	0,29%	1,99%
225.000,00 - 250.000,00	27.315.417,31	1,17%	116	0,21%	1,93%
250.000,00 - 275.000,00	19.553.380,53	0,84%	75	0,14%	1,94%
275.000,00 - 300.000,00	12.650.292,04	0,54%	44	0,08%	1,87%
300.000,00 - 325.000,00	11.590.780,10	0,50%	37	0,07%	1,92%
325.000,00 - 350.000,00	8.790.896,28	0,38%	26	0,05%	1,96%
350.000,00 - 375.000,00	8.292.353,64	0,36%	23	0,04%	1,98%
375.000,00 - 400.000,00	5.064.552,81	0,22%	13	0,02%	2,00%
400.000,00 - 425.000,00	6.974.587,84	0,30%	17	0,03%	1,98%
425.000,00 - 450.000,00	6.546.332,24	0,28%	15	0,03%	2,02%
450.000,00 - 475.000,00	4.633.778,32	0,20%	10	0,02%	1,46%
475.000,00 - 500.000,00	1.930.335,88	0,08%	4	0,01%	1,77%
500.000,00 - 600.000,00	9.692.517,02	0,42%	18	0,03%	1,69%
600.000,00 - 700.000,00	7.073.105,56	0,30%	11	0,02%	2,17%
700.000,00 - 800.000,00	4.332.677,03	0,19%	6	0,01%	1,58%
800.000,00 - 900.000,00	1.631.435,78	0,07%	2	0,00%	2,84%
900.000,00 - 1.000.000,00	943.040,60	0,04%	1	0,00%	2,67%
1.000.000,00 - 1.250.000,00	1.109.078,12	0,05%	1	0,00%	3,92%
1.250.000,00 - 1.500.000,00	2.802.034,18	0,12%	2	0,00%	2,13%
1.500.000,00 - more					
	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>54.716</b>	<b>100,00%</b>	<b>2,10%</b>

## 10. Property Description

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	Weighted Average Coupon
Other real estate	47.665.462,38	2,04%	978	1,79%	2,16%
Partial Professional Use	129.667.759,20	5,55%	2.072	3,79%	2,26%
Residential (Flat/Apartment)	1.828.220.382,84	78,32%	45.192	82,58%	2,06%
Residential (House, detached or semi-detached)	328.715.731,81	14,08%	6.474	11,83%	2,27%
	<b>2.334.269.336,23</b>	<b>100,%</b>	<b>54.716</b>	<b>100,%</b>	<b>2,10%</b>

### 11. Geography

Province	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Properties	% of Total	
ACHAIA	73.251.341,01	3,14%	1.881	3,44%	2,11%
AITOLOAKARNANIA	29.579.695,78	1,27%	849	1,55%	2,22%
ARGOLIDA	22.108.920,92	0,95%	518	0,94%	2,06%
ARKADIA	13.890.707,74	0,60%	306	0,56%	2,21%
ARTA	6.607.100,94	0,28%	207	0,38%	2,18%
ATTICA	1.119.018.154,03	47,94%	23.674	43,26%	2,05%
CHALKIDIKI	29.359.144,90	1,26%	783	1,43%	2,14%
CHANIA	42.858.882,33	1,84%	796	1,45%	2,11%
CHIOS	12.569.867,41	0,54%	258	0,47%	2,21%
CORFU	22.125.947,76	0,95%	521	0,95%	2,30%
DODEKANISA	71.815.954,04	3,08%	1.367	2,50%	2,13%
DRAMA	11.517.142,70	0,49%	426	0,78%	2,28%
EVOIA	38.112.967,07	1,63%	1.003	1,83%	2,24%
EVKITANIA	1.987.725,07	0,09%	56	0,10%	2,64%
EVROS	22.024.025,09	0,94%	697	1,27%	2,13%
FLORINA	3.201.759,72	0,14%	99	0,18%	2,29%
FOKIDA	6.453.129,16	0,28%	150	0,27%	2,28%
FTHIOTIDA	30.641.478,13	1,31%	899	1,64%	2,23%
GREVENA	4.330.589,62	0,19%	142	0,26%	2,25%
HERAKLION	42.653.227,82	1,83%	894	1,63%	2,06%
ILEIA	22.638.413,56	0,97%	657	1,20%	2,26%
IMATHIA	9.838.132,25	0,42%	318	0,58%	2,19%
IOANNINA	31.034.619,05	1,33%	841	1,54%	2,06%
KARDITSA	13.146.590,31	0,56%	466	0,85%	2,30%
KASTORIA	4.834.934,63	0,21%	128	0,23%	2,23%
KAVALA	19.988.380,16	0,86%	553	1,01%	2,10%
KEFALLONIA	12.168.099,72	0,52%	239	0,44%	1,98%
KILKIS	8.836.889,72	0,38%	368	0,67%	2,31%
KORINTHIA	38.474.425,06	1,65%	852	1,56%	2,07%
KOZANI	13.238.538,00	0,57%	439	0,80%	2,25%
KYKLADES	42.007.989,72	1,80%	705	1,29%	2,19%
LAKONIA	19.807.690,10	0,85%	475	0,87%	2,22%
LARISA	46.905.469,71	2,01%	1.325	2,42%	2,18%
LASITHI	18.648.078,80	0,80%	391	0,71%	2,00%
LEFKADA	5.273.841,80	0,23%	152	0,28%	2,01%
LESBOS	23.055.891,20	0,99%	589	1,08%	2,29%
MAGNESIA	34.979.857,30	1,50%	870	1,59%	2,18%
MESSINIA	22.765.396,39	0,98%	541	0,99%	2,26%
PELLA	13.690.001,44	0,59%	508	0,93%	2,13%
PIERIA	25.617.407,16	1,10%	670	1,22%	2,23%
PREVEZA	14.542.892,48	0,62%	376	0,69%	2,11%
RETHYMNO	30.080.278,87	1,29%	651	1,19%	2,14%
RODOPI	12.864.394,83	0,55%	423	0,77%	2,10%
SAMOS	13.638.371,33	0,58%	266	0,49%	2,19%
SERRES	10.378.566,29	0,44%	322	0,59%	2,27%
THESSALIA	9.103.595,22	0,39%	226	0,41%	2,22%
THESSALONIKI	156.569.357,26	6,71%	4.099	7,49%	2,07%
TRIKALA	13.079.954,79	0,56%	411	0,75%	2,36%
VOIOTIA	16.244.212,64	0,70%	499	0,91%	2,19%
XANTHI	13.744.580,70	0,59%	590	1,08%	2,17%
ZAKYNTHOS	12.964.724,50	0,56%	240	0,44%	2,34%
<b>TOTAL</b>	<b>2.334.269.336,23</b>	<b>100,0%</b>	<b>54.716</b>	<b>100,0%</b>	<b>2,10%</b>

### 12. Mortgage Payment Frequency

Payment Frequency	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
Monthly	2.334.269.336,23	100,00%	54.716	100,00%	2,10%
	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>54.716</b>	<b>100,00%</b>	<b>2,10%</b>

### 13. Interest Payment Type

Interest Payment Type	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	Weighted Average Coupon
ECB Linked	621.075.908,41	26,61%	13.692	25,02%	1,54%
Euribor 1M Linked	198.050.990,36	8,48%	3.506	6,41%	1,48%
Euribor 3M Linked	1.295.435.838,63	55,50%	31.213	57,05%	2,42%
Fixed	172.465.004,21	7,39%	3.352	6,12%	2,32%
Hellenic Government Bond	27.830.218,49	1,19%	2.215	4,04%	2,46%
Originator Rate	19.411.376,13	0,83%	738	1,35%	3,24%
	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>54.716</b>	<b>100,00%</b>	<b>2,10%</b>

### 14. Delinquencies

	Nr Monthly payments in arrears	Nr loans	Total amount in arrears	Aggregate Outstanding Notional Amount	% Nr of Loans	% of Aggregate Outstanding Not. Amt.
Performing (0-30 days past due)		52.265	1.515.874,16	2.242.369.844,59	95,52%	96,06%
31-60 days past due		1.612	641.671,37	65.980.296,70	2,95%	2,83%
61-90 days past due		839	608.274,54	25.919.194,94	1,53%	1,11%
91+ days past due		0,00	0,00	0,00	0,00%	0,00%
		<b>54.716</b>	<b>2.765.820,07</b>	<b>2.334.269.336,23</b>	<b>100,00%</b>	<b>100,00%</b>

### 15. Loan Purpose

Description	Current Period				Weighted Average Coupon
	Aggregate Outstanding Not. Amount	% of Total	Nr of Loanparts	% of Total	
Buy Primary	634.281.467,46	27,17%	13.311	24,33%	2,03%
Refinancing loans	642.350.030,30	27,52%	18.288	33,42%	2,31%
Buy Secondary	195.708.942,26	8,38%	2.671	4,88%	2,01%
Professional use	30.595.724,59	1,31%	437	0,80%	2,33%
Renovating	827.574.706,30	35,45%	19.927	36,41%	2,00%
Other	3.758.465,32	0,16%	82	0,15%	6,65%
	<b>2.334.269.336,23</b>	<b>100,%</b>	<b>54.716</b>	<b>100,%</b>	<b>2,10%</b>

### 16. Employment

Description	Current Period				
	Aggregate Outstanding Not. Amount	% of Total	Nr of Borrowers	% of Total	Weighted Average Coupon
Employed	995.620.982,50	42,65%	22.866	41,79%	2,06% #
Self Employed	579.673.031,44	24,83%	10.647	19,46%	2,11% #
Unemployed	321.787.607,51	13,79%	8.768	16,02%	2,15% #
Retired	431.615.070,95	18,49%	12.315	22,51%	2,17% #
N/A	5.572.643,83	0,24%	120	0,22%	2,02% #
	<b>2.334.269.336,23</b>	<b>100,%</b>	<b>54.716</b>	<b>100,%</b>	<b>2,10%</b>

\* Not all the properties of a borrower have to be in the cover pool, and therefore some of the calculations are aggregated to property level.